

FACTS

WHAT DOES FIRST FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Credit Scores and Payment History, & Credit History
- Account Balances and Contacts and Payees

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons First Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Financial Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 505-766-5600 —our menu will prompt you through your choice(s) or
- Visit us online: www.ffnm.org

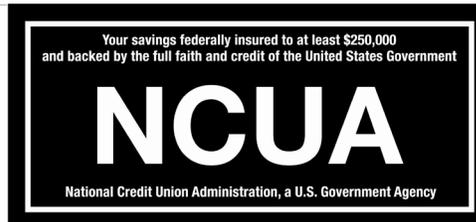
Please note:

If you are a *new* customer, we can begin sharing your information 1 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 505-766-5600 or go to www.ffnm.org



Who we are

Who is providing this notice?

First Financial Credit Union

What we do

How does First Financial Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does First Financial Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or Conduct a transaction
- Pay your bills or Apply for a loan
- Use your debit or ATM card.

We also collect personal information when you complete a form or application from a consumer reporting agency.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

When you limit sharing on an account held jointly with others, this will limit sharing for all owners.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- First Financial Credit Union does not share with our affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Mortgage service and insurance companies, data processors, check printers, consumer reporting agencies, statement printers, mail houses, plastic card processors, and government agencies.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Financial services and insurance companies.

Other important information

When you agree to use Zelle®, via online or mobile banking, you also agree to share your contact information in order to simplify the process of sending payments to contacts. If using Zelle®, FFCU may, with your prior permission, collect or access pictures and other information from your device's Contacts, Camera, and Photos, in order to use the QR Code feature.